



Maryland Housing Rehabilitation Program- Single Family (MHRP- SF)

- The purpose of the Maryland Housing Rehabilitation Program- Single Family (MHRP-SF) is to preserve and improve single family properties. Generally, all loan requests are processed directly by local governments for properties within their jurisdiction.
 - MHRP-SF is a program designed to bring properties up to applicable building codes and standards.
 - Loans should accomplish the following: correct exterior and interior deficiencies; make accessibility modifications; correct health and safety violations; improve weatherization and energy conservation; and correct lead-based paint violations.
 - General improvements are eligible for financing after renovation of the priority items listed above. Luxury items such as swimming pools and recreational facilities are not eligible for financing. General improvements include small addition, alteration, carpeting; fences and landscaping, kitchen, bathroom, or closet remodeling.
 - Household income of owner-occupants of single family homes and all residents of financed rental housing cannot exceed 80 percent of the statewide median income.
 - The program financing is a loan and the interest rate for these loans is a minimum of 4.5 percent; and is determined based upon the owner-occupants ability to repay the loan.
 - Loans that benefit families with incomes that are 60 percent or less of the statewide median income have lower interest rates of 4.5 percent or less and are based upon the owner-occupants ability to repay the loan.
 - Generally, the maximum loan amount cannot exceed 110 percent of the value of the property. Loans in excess of \$5,000 or with deferred payments are secured by a mortgage. The maximum loan term is 30 years.
 - Loans which serve families with incomes at or below 50 percent of the statewide median income may have deferred payments if necessary for project feasibility.
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Applications will be accepted beginning December 16, 2013.

For more information, please contact Kelly Cimino, Chief of Homeownership Programs, at 410- 313-6318 or email: kcimino@howardcountymd.gov

**Maryland Housing Rehabilitation Program-Single Family
(MHRP)**

Income Limits and Family Size

50% of Area Median Income

Area	1 person household	2 person household	3 person household	4 person household
Maryland - statewide	\$30,950	\$35,350	\$39,800	\$44,200

60% of Area Median Income

Area	1 person household	2 person household	3 person household	4 person household
Maryland - statewide	\$37,140	\$42,420	\$47,760	\$53,040

80% of Area Median Income

Area	1 person household	2 person household	3 person household	4 person household
Maryland - statewide	\$48,100	\$55,000	\$61,750	\$68,500